

**From:** [johnpdudley@yahoo.com](mailto:johnpdudley@yahoo.com)  
**To:** [E-OHPSCA2713.EBSA](#)  
**Subject:** Comment: RIN 1210-AB44  
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To Whom It May Concern:

I urge you to remove the requirement that all contraceptives and sterilization procedures must be covered by private insurance with no cost to the patient.

First of all, when insurance companies and employers are required to provide "free" healthcare, the cost doesn't go away. The patient may not see the cost in the doctor's office, but premiums and employee contributions must increase to cover the new costs. In this way, all people are required to pay for "free" healthcare options.

Second, the contraceptive options in this mandate include drugs (such as Ella and Plan B) that can prevent a fertilized egg from implanting in the uterus, which is a de facto abortion. This is morally reprehensible. Abortion is legal in this country, but many citizens stand up for the rights of unborn children and refuse to fund procedures that would intentionally take the life of an unborn child.

I also ask you to reconsider your definition of religious employer and offer an authentic conscience protection for any organization and business that has moral or religious objection to providing such insurance to their employees. The definition of "religious employer" in the regulation is so narrow as to only include churches, but will still mean that a host of businesses and organizations that have conscience objections will be required to choose between either violating their conscience or not being able to offer employees health insurance.

Please protect the conscience rights of insurers, providers and people like me who object to being forced by the federal government to offer or subsidize contraceptives and sterilization services, especially when some of these drugs can take the life of early unborn children. No citizen of the United States of America should be forced by the federal government to essentially subsidize morally reprehensible services.

I again urge you in the strongest way possible to reverse course and remove contraceptives and sterilizations from the list of mandatory preventive services.

Sincerely,  
John Dudley  
Mason, WI 54856